

Table 4: NSFR Common Disclosure Template
For the Period Ending on 30/06/2024

“value in KWD 000”

Sr.	Item	Unweighted Values (i.e. before applying relevant factors)				Total weighted value
		No specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	
Available Stable Funding (ASF):						
1	Capital:	19,440	0	0	0	19,440
2	• Regulatory Capital	19,440	0	0	0	19,440
3	• Other Capital Instruments	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	0	652	193	0	761
5	• Stable deposits	0	0	0	0	0
6	• Less stable deposits	0	652	193	0	761
7	Wholesale funding:	0	214,907	69,957	165,197	201,163
8	• Operational deposits	0	0	0	0	0
9	• Other wholesale funding	0	214,907	69,957	165,197	201,163
10	Other liabilities:	0	0	0	0	0
11	• NSFR derivative liabilities		0	0	0	
12	• All other liabilities not included in the above categories	0	0	0	0	0
13	Total ASF	19,764	215,586	70,150	165,197	221,388
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	133,022	0	0	0	15,712
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities:	0	141,140	82,412	100,086	162,812
17	• Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
18	• Performing loans to financial institutions secured by non-Level 1 HQLA and	0	140,144	76,880	91,574	151,036

	<i>unsecured performing loans to financial institutions</i>					
19	• <i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	0	996	5,532	8,512	11,776
20	- <i>With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio – Basel 3 guidelines</i>	0	0	0	0	0
21	• <i>Performing residential mortgages, of which:</i>	0	0	0	0	0
22	- <i>With a risk weight of less than or equal to 35% under the CBK Capital Adequacy Ratio – Basel III Guidelines</i>	0	0	0	0	0
23	• <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	0	0	0	0	0
24	Other assets:	7,349	3,038	579	8,780	17,937
25	• <i>Physical traded commodities, including gold</i>	0	0	0	0	0
26	• <i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	0	0	0	0	0
27	• <i>NSFR derivative assets</i>	1,841	0	0	0	1,841
28	• <i>NSFR derivative liabilities before deduction of variation margin posted</i>	0	0	0	0	0
29	• <i>All other assets not included in the above categories</i>	5,508	3,038	579	8,780	16,096
30	Off-balance sheet items	141,288	0	0	0	7,064
31	Total RSF	281,658	144,178	82,991	108,866	203,525
32	NSFR (%)					109%

Prepared by: Kholoud Aladwani

Reviewed by: Xu Chengbo